

SOURCES OF HELP FOR MILITARY CONSUMERS

HOW TO COMPLAIN EFFECTIVELY

- See your Command Financial Specialist for guidance.
- Save all purchase-related paperwork. Include copies of sales receipts, repair orders, warranties, canceled checks, contracts, and any letters to or from the company.
- If you have a problem:
 1. Contact the company that sold you the item or performed the service.
 2. Clearly and calmly describe the problem and the action you would like them to take.
 3. Keep a record of your efforts to resolve the problem. When you write to the company, explain the problem, what you have done so far to try to resolve it, and the solution you are seeking. For example, are you asking for your money back, for the product to be repaired, or for a product exchange?
 4. Send a certified letter with return receipt requested.
- Allow time for the person you contacted to resolve your problem. Keep notes of the name of the person you spoke with, the date, and what was said and done. Don't give up until you are satisfied. Use the resource list on the reverse side of this page for consumer protection contacts.

TO REMOVE NAME FROM SOLICITATION LISTS, WRITE:

Junk Mail: Preference Service
 The Direct Marketing Association
 P.O. Box 9008
 Farmingdale, NY 11735-9008

Telemarketing: Telephone Preference Service
 The Direct Marketing Association
 P.O. Box 9014
 Farmingdale, NY 11735-9014

Credit Bureaus: Ask to be put on their "opt out" lists.
 (See phone numbers on the opposite side.)

Non-Compliance: Federal Trade Commission
 Washington, DC 20580

SAMPLE COMPLAINT LETTER

(Your Address)
 (Your City, State, ZIP)
 (Date)

(Name of Contact Person, if available)
 (Title, if available)
 (Company Name)
 (Consumer Complaint Division, if you have no contact person)
 (Street Address)
 (City, State, ZIP Code)

Dear (Contact Person):

On (date), I (bought, leased, rented, or had repaired) a (name of the product with serial or model or service performed) at (location, date, and other important details of the transaction).

Unfortunately, your product (or service) has not performed well (or the service was inadequate) because (state the problem). I am disappointed because (explain the problem: for example, the product does not work properly, the service was not performed correctly, I was billed the wrong amount, something was not disclosed clearly or was misrepresented, etc.).

To resolve the problem, I would appreciate (state the specific action you want — money back, charge card credited, repair, exchange, etc.). Enclosed are copies (do not send originals) of my records (include receipts, guarantees, warranties, cancelled checks, contracts, model and serial numbers, and any other documents).

I look forward to your reply and a resolution to my problem, and will wait until (set a time limit) before seeking help from a consumer protection agency or the Better Business Bureau. Please contact me at the above address or by phone at (home and/or office number with area codes).

Sincerely,
 (your name)

Enclosure(s)
 cc: (reference to whom you are sending a copy of this letter)

Keep copies of your letter and all related documents

HELPFUL INTERNET SITES

National Consumers League -
www.natlconsumersleague.org

Internet Fraud Watch - www.fraud.org

Consumer World, consumer information -
www.consumerworld.org

National Better Business Bureau - www.bbb.com

5 Consumer Awareness

CONSUMER PROTECTION AGENCIES

Offer consumer advice and guidance; protection against unfair trade practices; processing and investigation of consumer complaints.

WEBSITES :

www.consumer.gov: This site is a gateway to other US consumer protection sites.

www.govlfrc/consumer.htm: This site is the Bureau of Consumer Protection homepage. www.consumeraid.org: This site provides information about debt collection, credit report errors, and useful information about contracts.

BETTER BUSINESS BUREAU

Offers consumer resource services; complaints and investigations.

Website:

www.betterbusinessbureau.com

CREDIT REPORTING AGENCIES

Offer information pertaining to credit history of individuals and businesses.

Experian (formerly TRW)

1-888-397-3742 • www.experian.com Trans Union

1-800-916-8800 • www.transunion.com Equifax Inform

1-800-685-1111 • www.equifax.com

FINANCIAL COUNSELING PROGRAMS

Command Financial Specialists..., check with your command. Offer free financial management guidance, credit counseling, and consumer education services.

CONSUMER CREDIT COUNSELING SERVICES

Website:

www.cccs.nccf.org

NAVY LEGAL SERVICES (LEGAL ASSISTANCE)

Offers no-cost advice and guidance to military personnel and their family members; wills and powers of attorney. Contact the Navy Legal Services Office at your local installation.

ARMED FORCES DISCIPLINARY CONTROL BOARD

Where available, they investigate service member complaints and can put businesses off-limits.

EMERGENCY FINNNCIAL ASSISTANCE

American Red Cross

Website: www.redcross.org

Navy-Marine Corps Relief Society

Website: www.nmcrs.org

MILITARY CREDIT UNIONS

Offer only simple interest loans and budget counseling. Call to compare rates and services.